

US Patent & Trademark Office
Patent No. 8,000,000
Issued: 06/15/2011
Inventor: John Doe
Attorney: Jane Smith

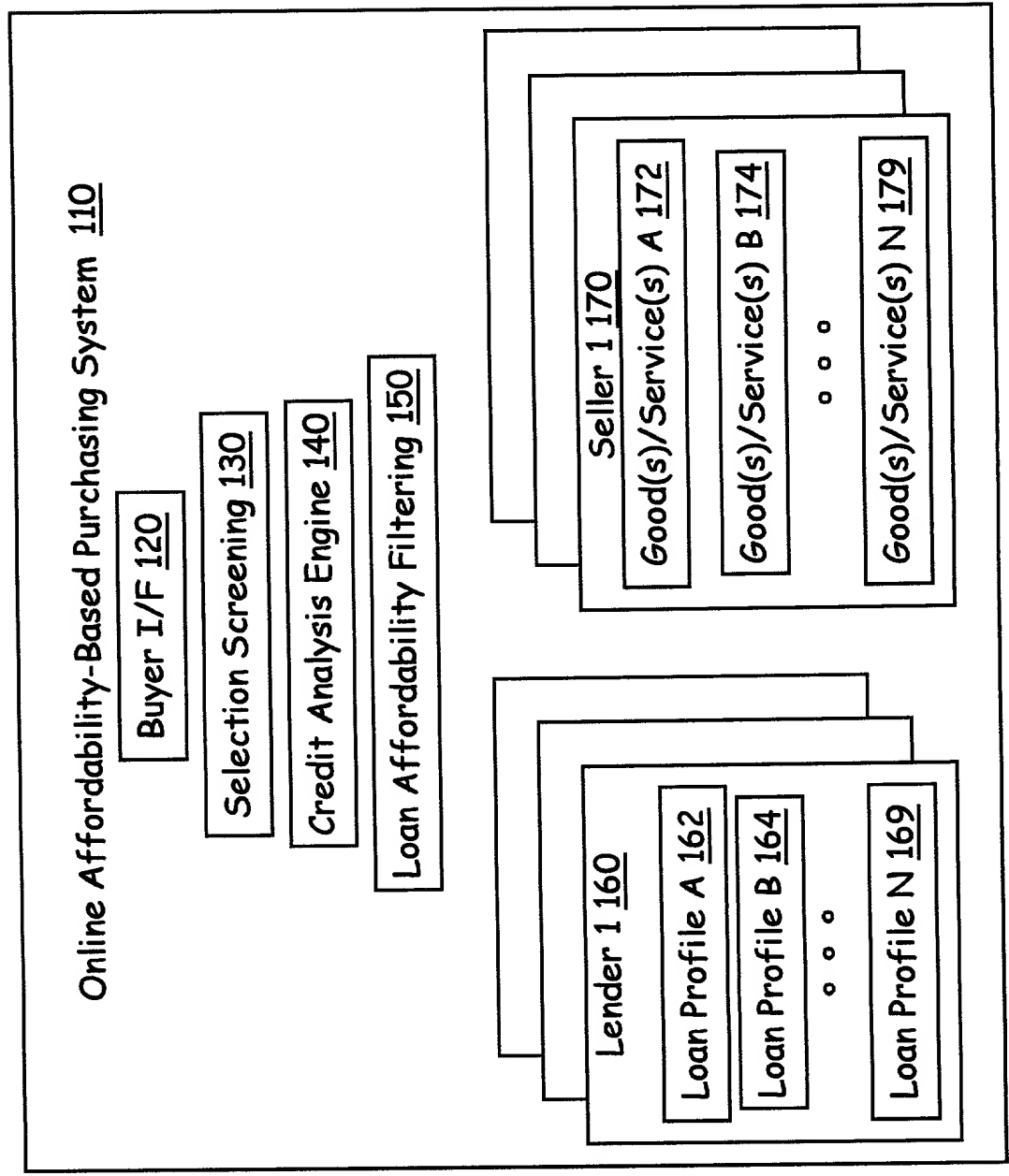


Fig. 1

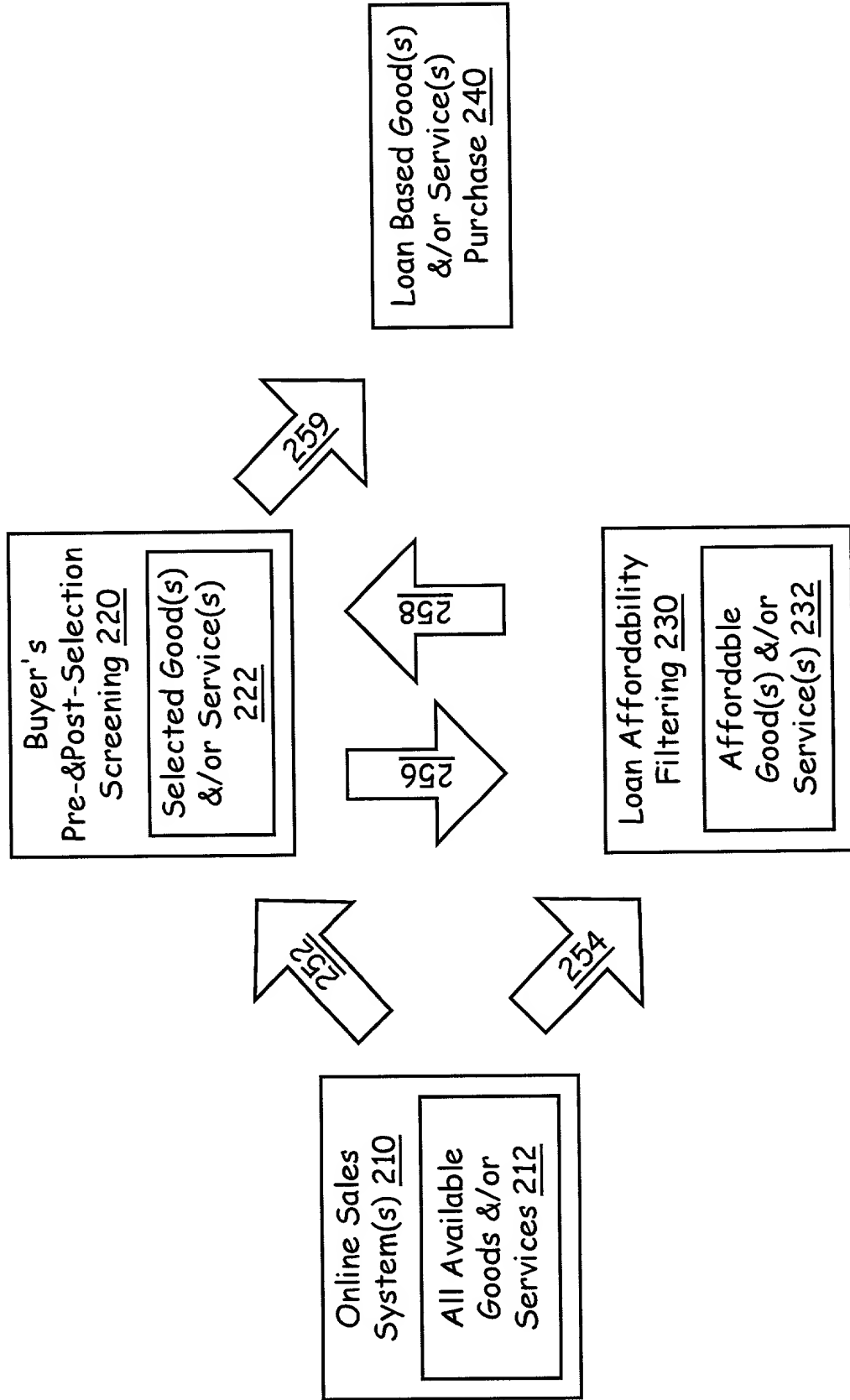


Fig. 2

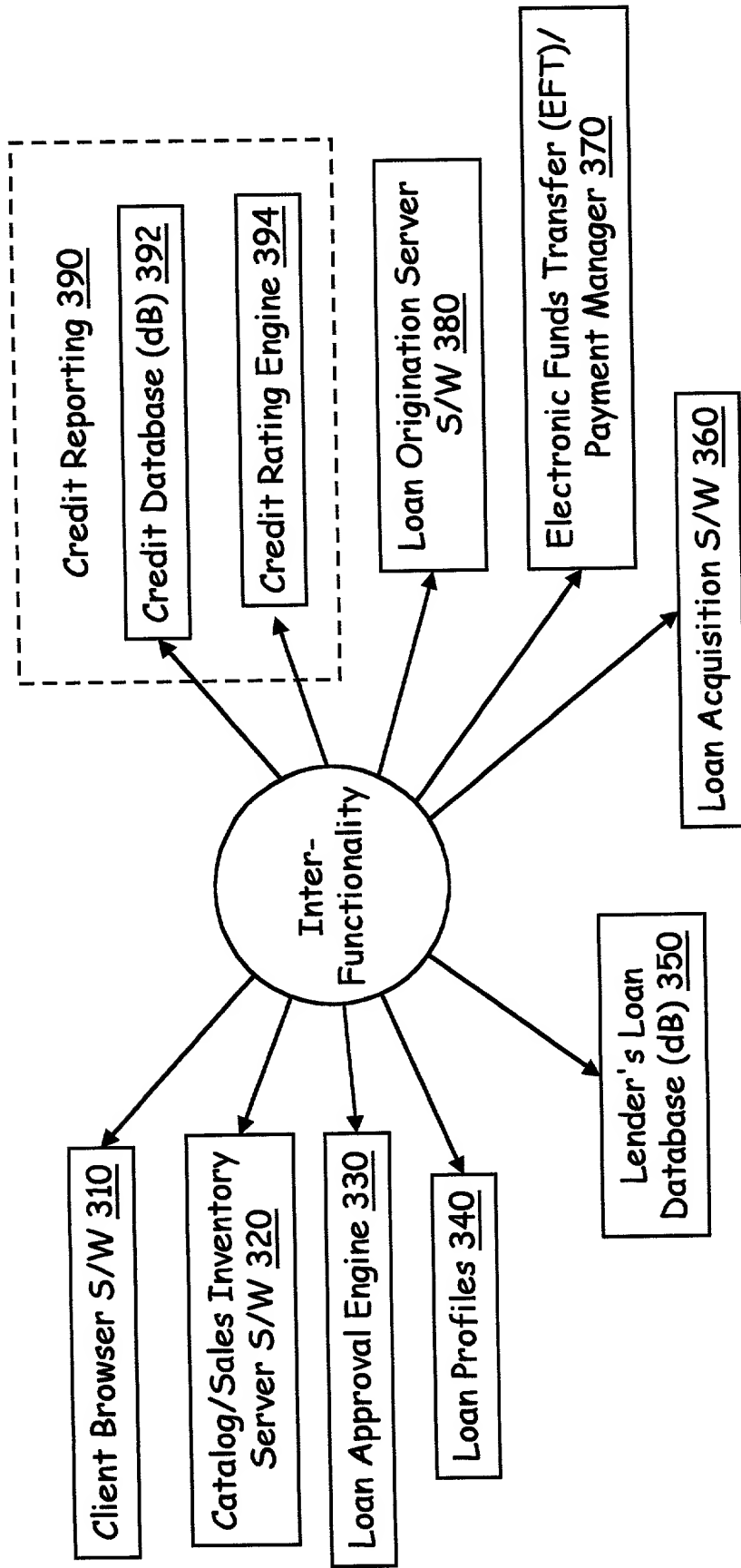


Fig. 3

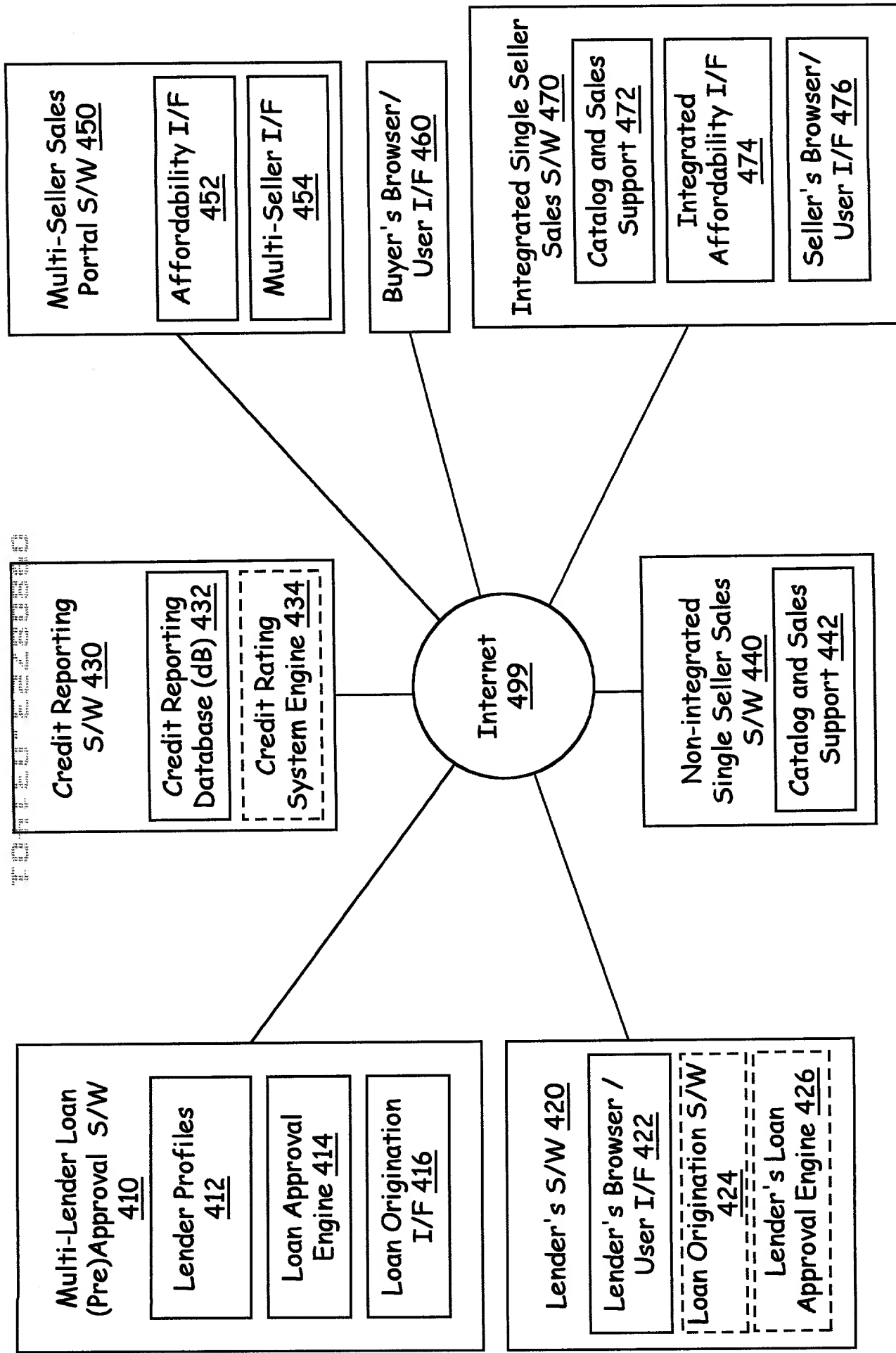


Fig. 4

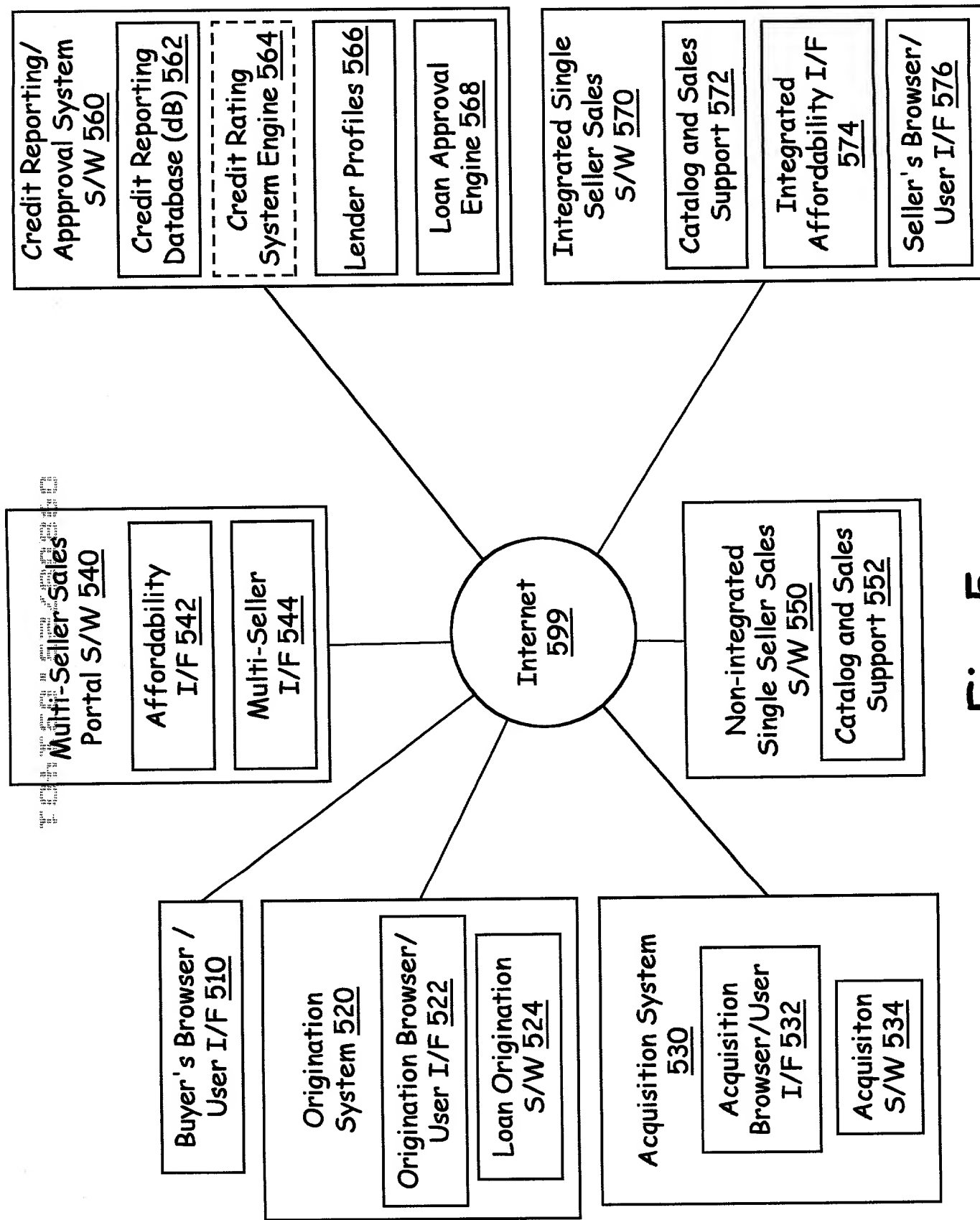


Fig. 5

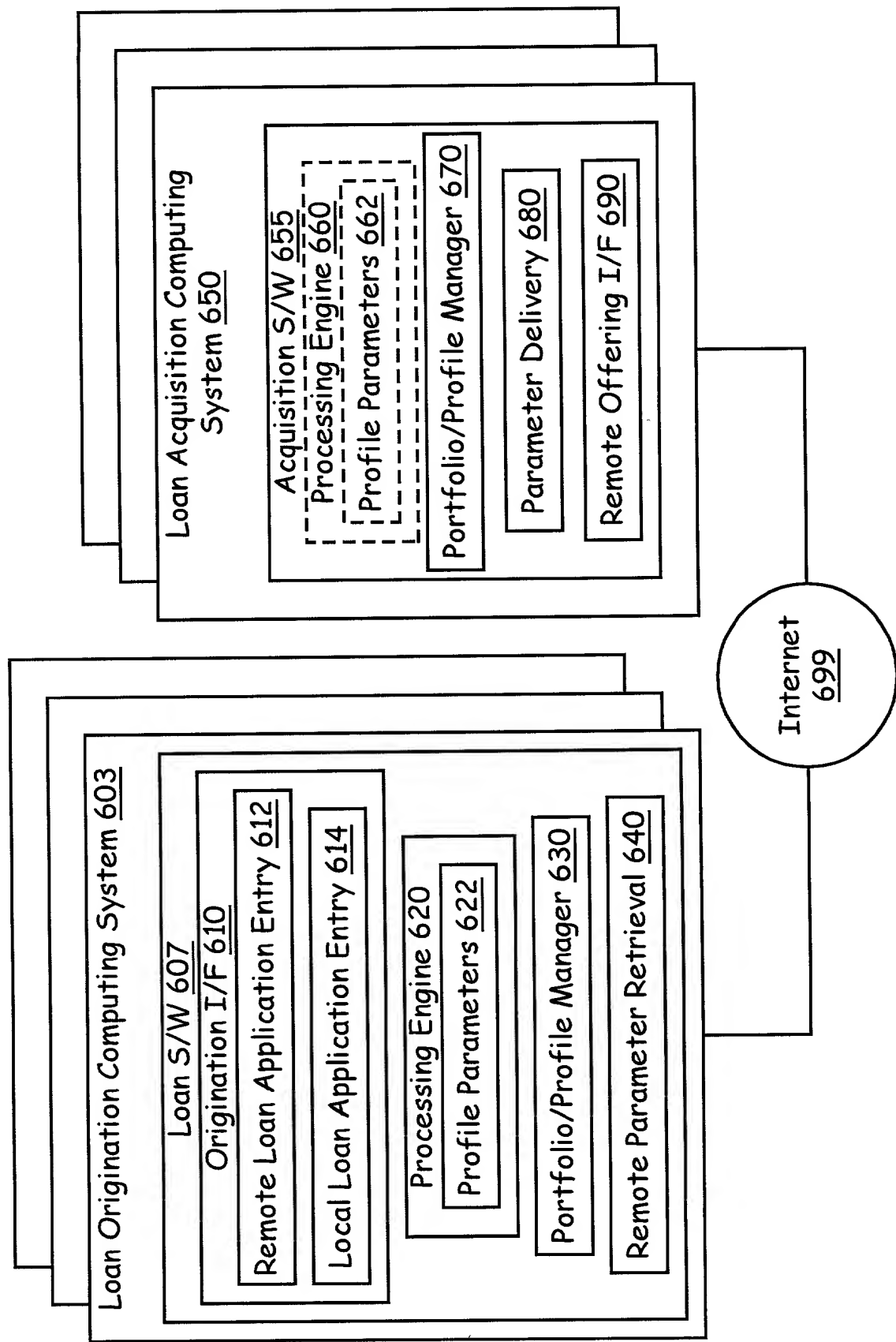


Fig. 6

FIG. 7 is a block diagram of a system architecture for a loan origination and management system. The system is centered around an Internet 799, which connects to a Client Computer 730, an Origination Computing System 710, a Loan Affordability Computing System 750, a Credit Reporting Service 720, and a Lender's System(s) 740. The Client Computer 730 includes a Browser/User I/F 732. The Origination Computing System 710 includes an Origination S/W 711, an Origination I/F 712, Remote Loan Application Entry 713, Local Loan Application Entry 714, a Processing Engine 715, Profile Parameters 716, a Portfolio Manager 717, and Remote Parameter Delivery 718. The Loan Affordability Computing System 750 includes an Affordability S/W 751, a Processing Engine 752, Profile Parameters A 753, Profile Parameters B 754, Profile Parameters N 755, Remote Parameter Retrieval 756, Origination I/F 757, and Credit Rating System I/F 758. The Credit Reporting Service 720 includes a Rating System Engine 722, Sales Category Consideration 724, and Requested Format Consideration 726. The Lender's System(s) 740 includes a Web Sales Site 760, Affordability I/F S/W 762, Pricing System Integration 764, and Purchase Completion Integration 766.

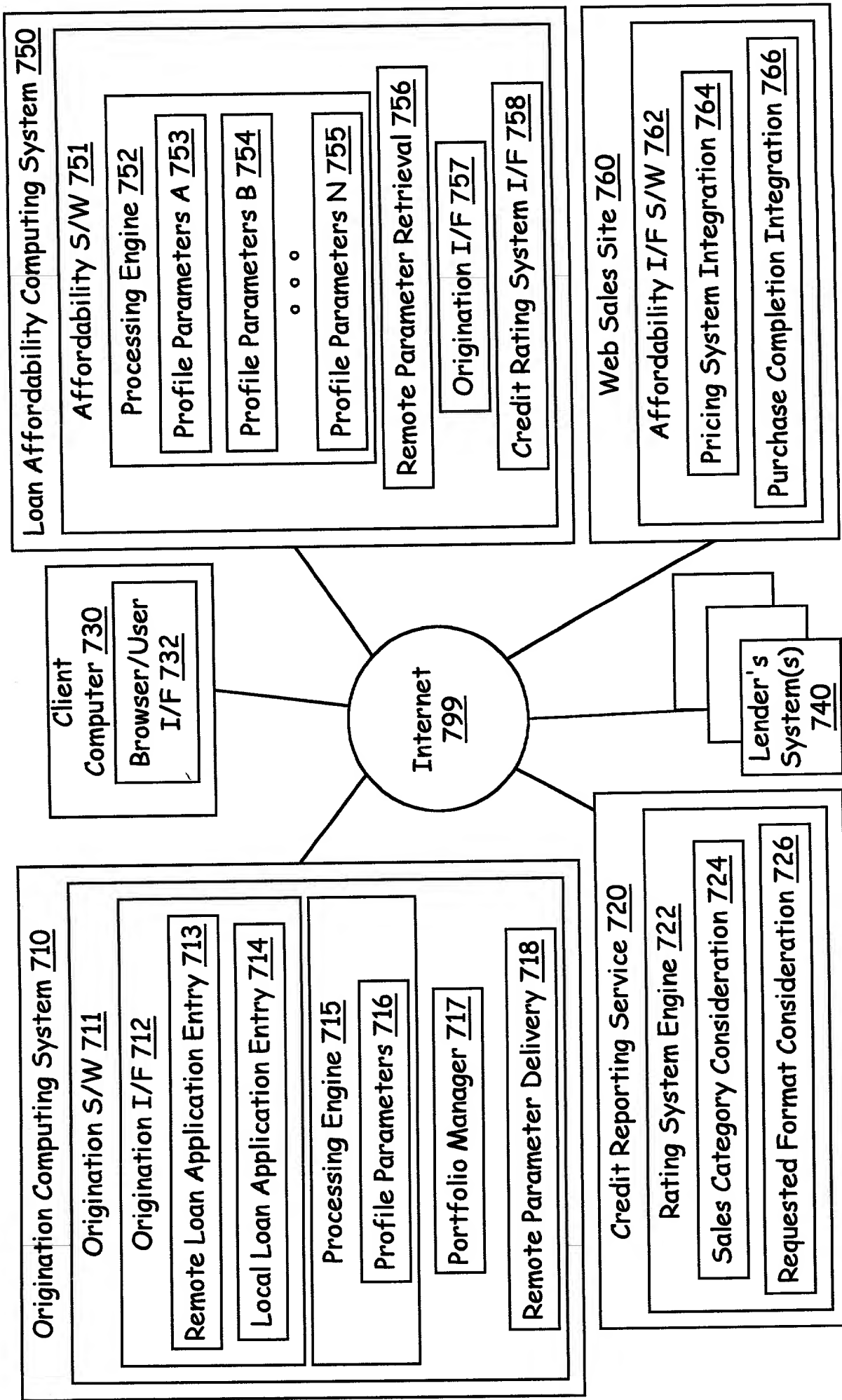


Fig. 7

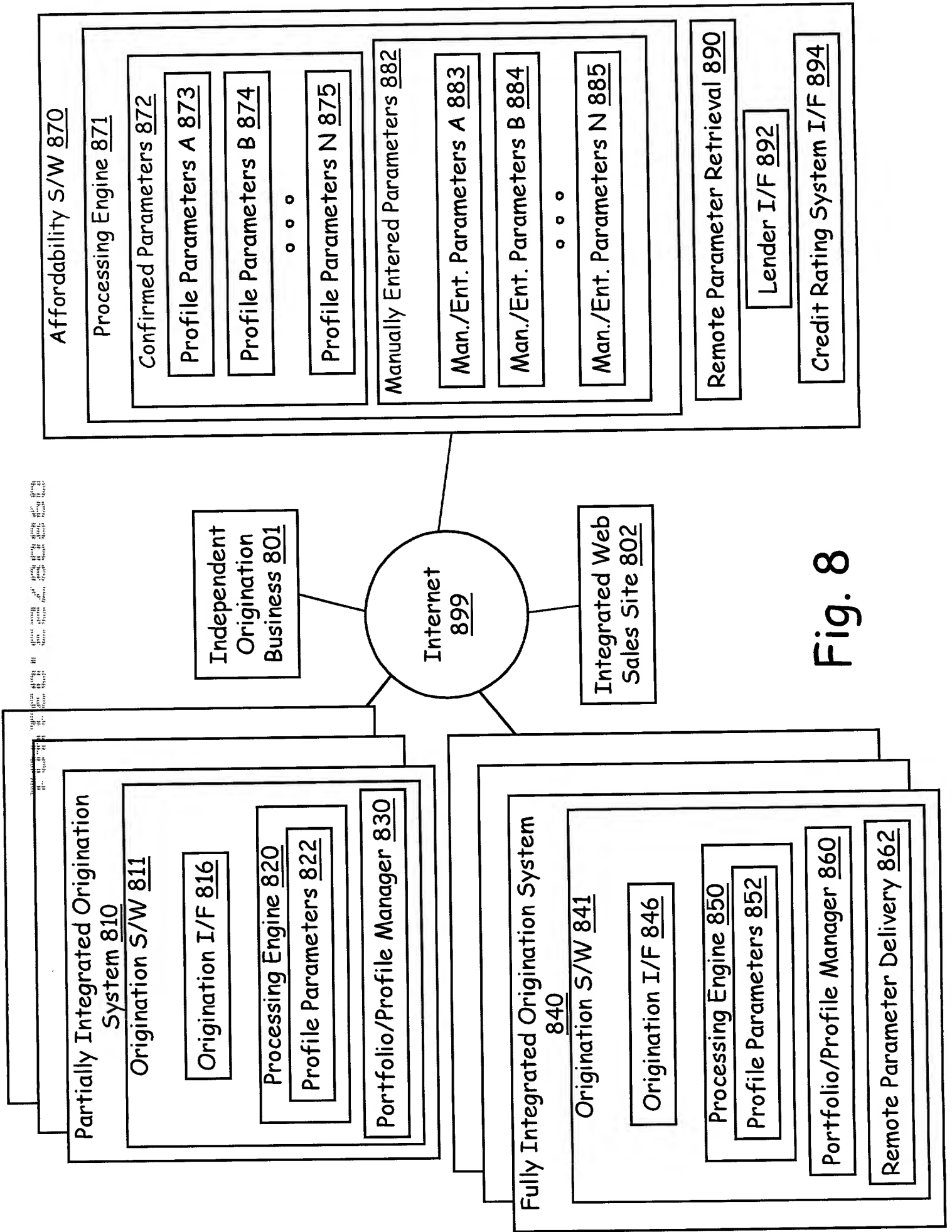


Fig. 8

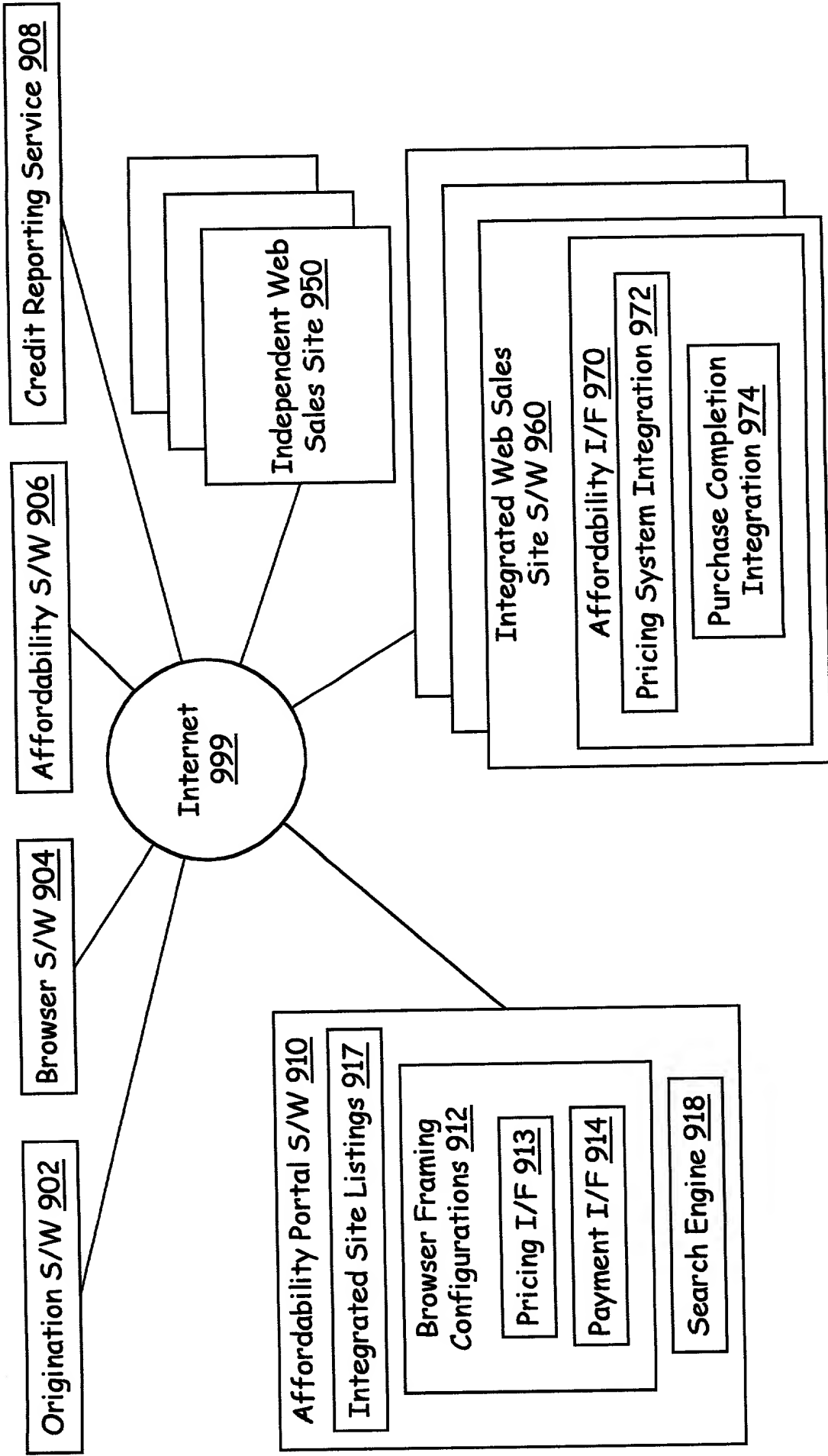


Fig. 9

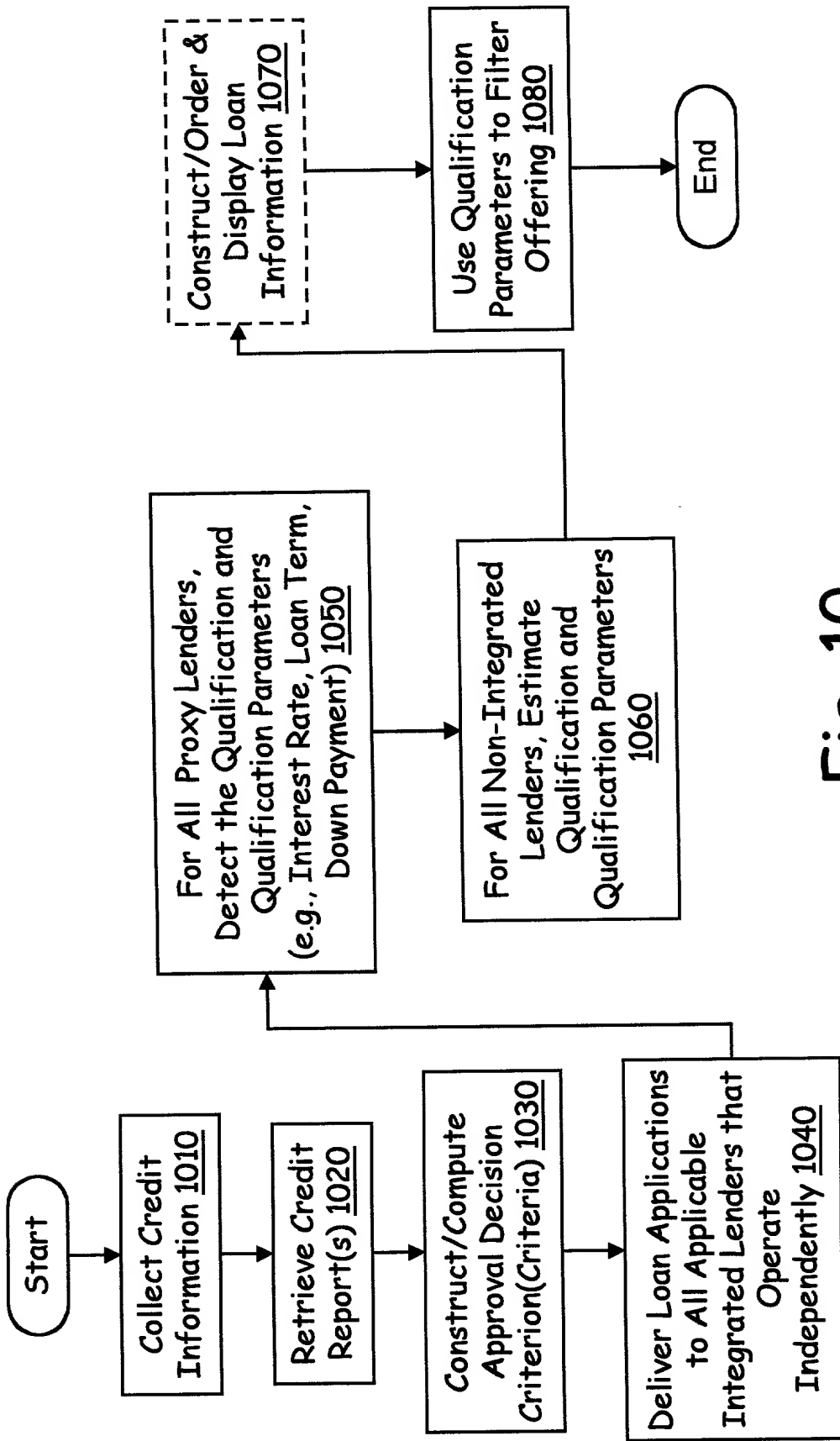


Fig. 10

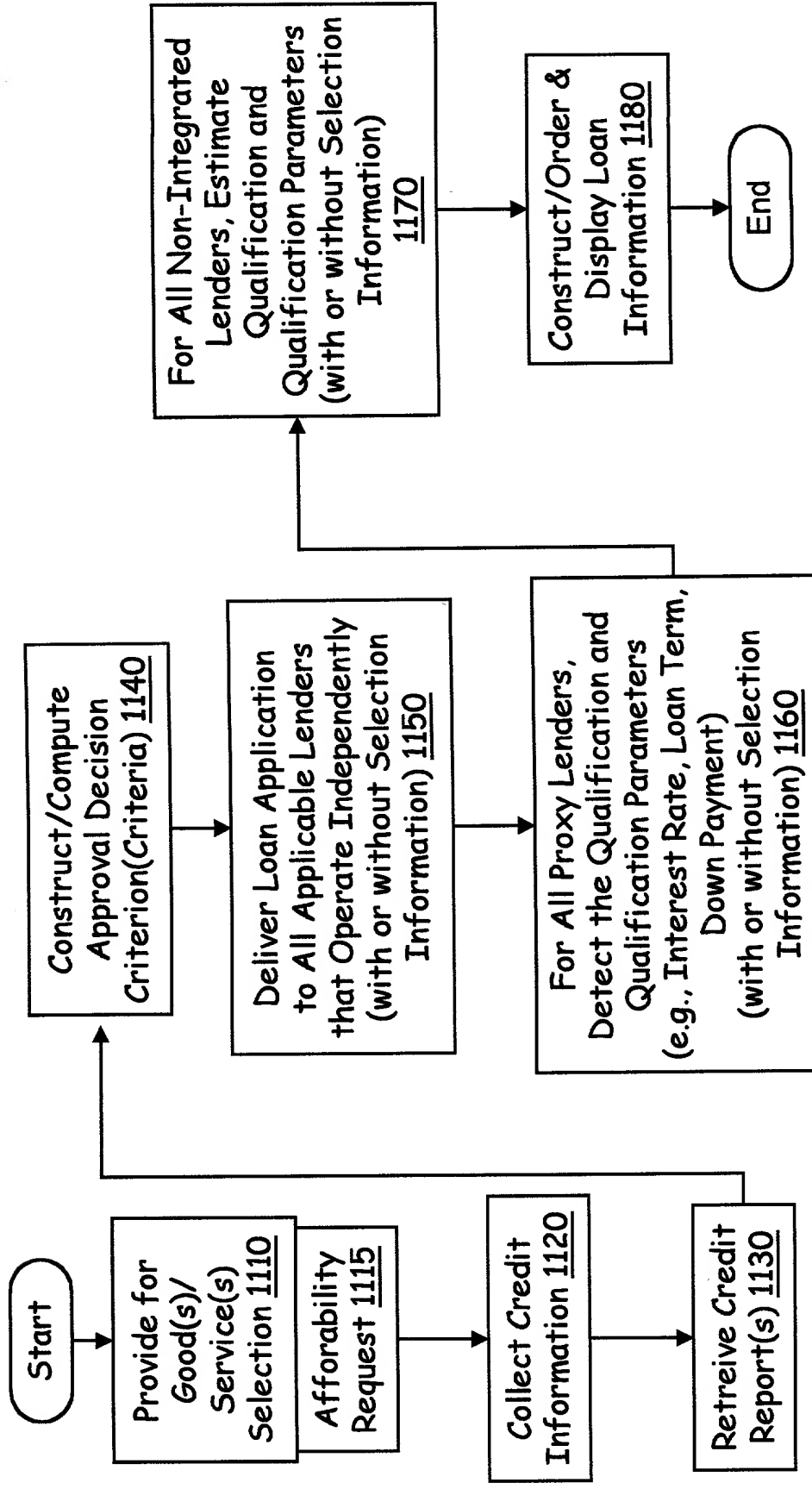


Fig. 11

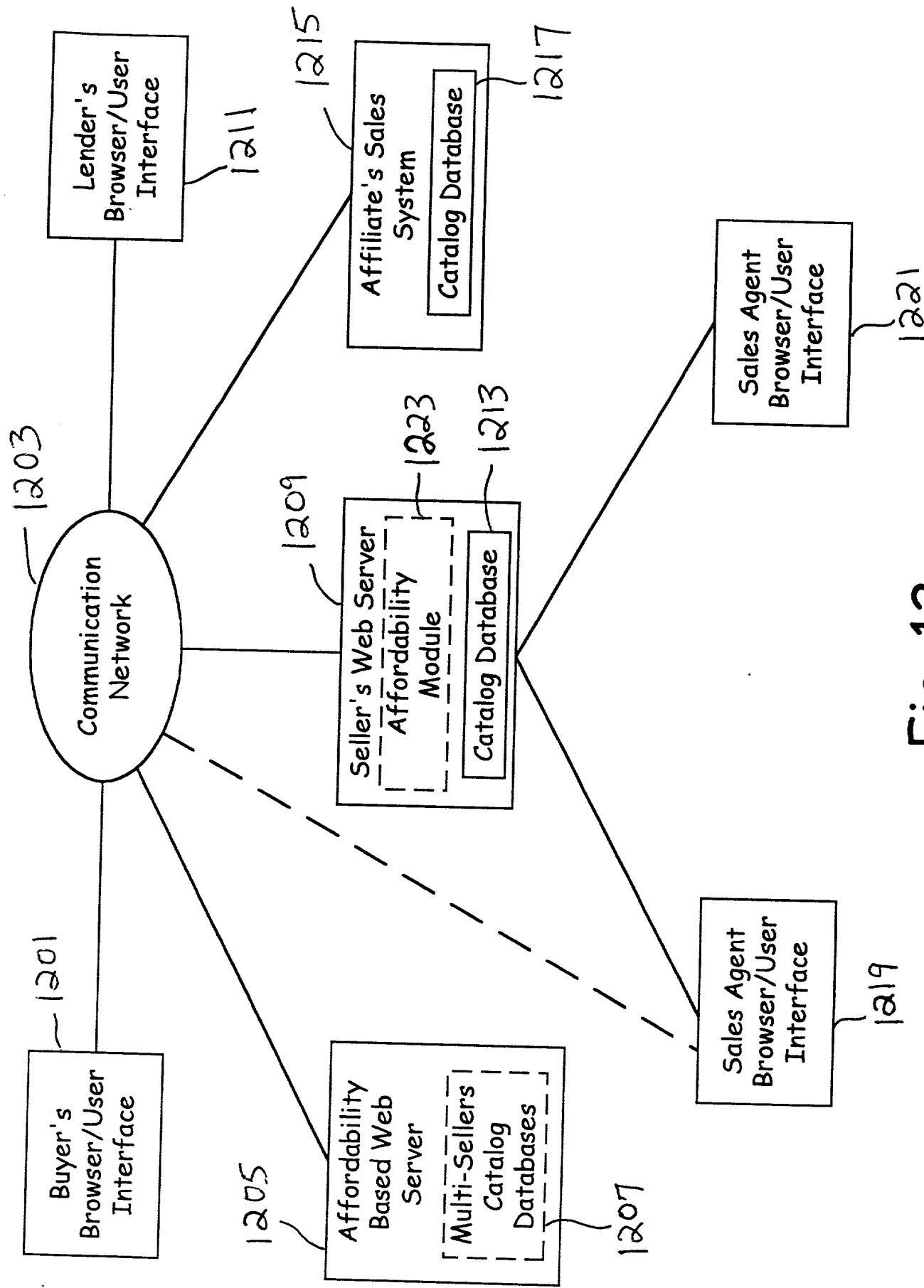


Fig. 12

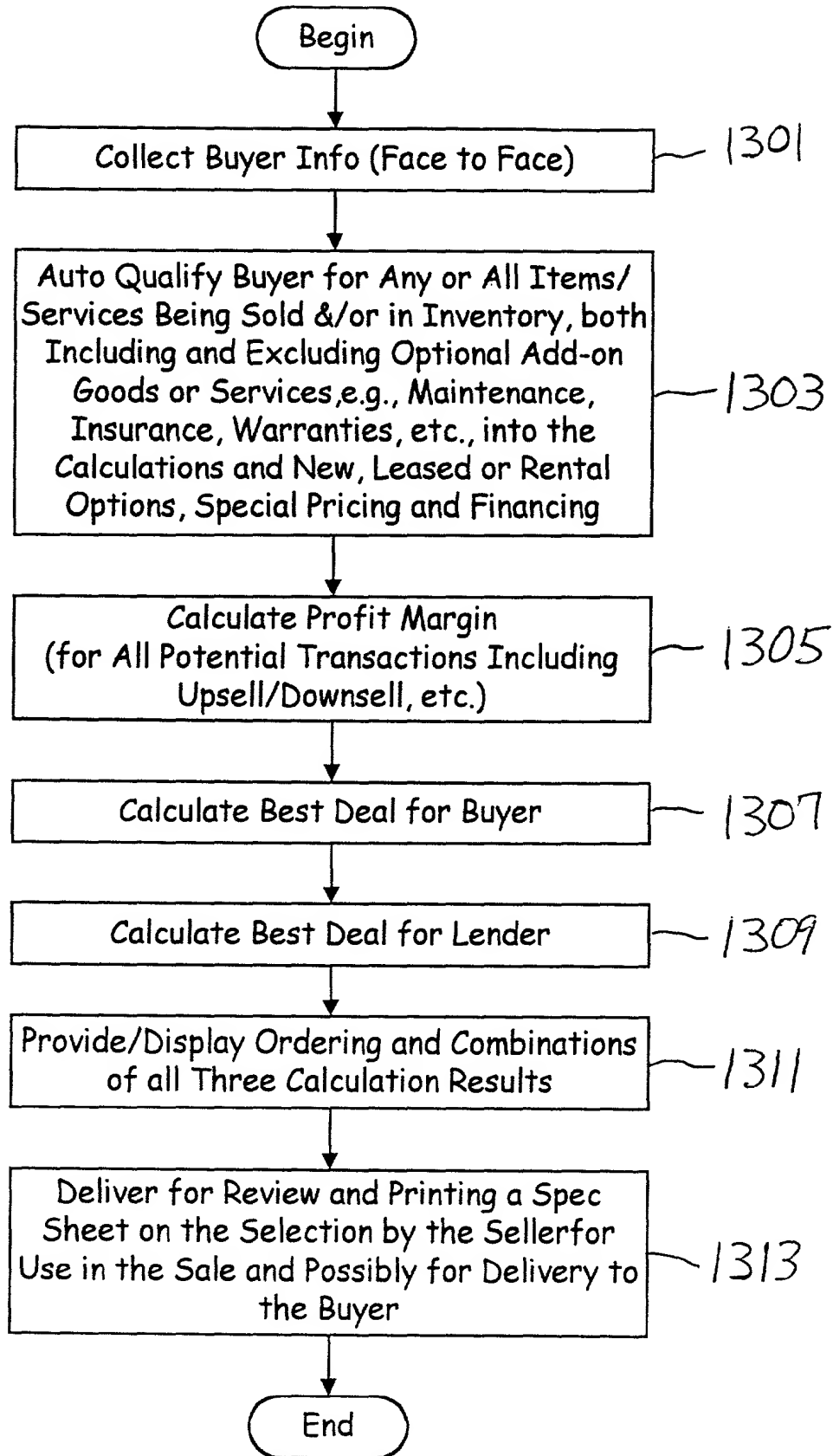


Fig. 13